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***In the Specification***

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The Examiner has objected to the specification because the disclosure contains an embedded hyperlink and/or other form of browser-executable code (Page 4, line 28). Applicant's attorney thanks the Examiner for noticing the improper hyperlink, and apologizes for the delay in making the correction.

In an effort to remove the objection to the specification, please replace the paragraph beginning on Line 25 of Page 4 and ending on Line 3 of Page 5 with the following amended paragraph:

In order to bridge the large gap between the identity of the mortgage servicing institution and the knowledge of the consumer, an Internet-based system was developed which facilitates eliminating this gap. With the prevalency of Internet service providers, it is easy for consumers to access a web site such as [www.AboutYourMortgage.com](http://www.AboutYourMortgage.com) 30 and begin the process of mortgage modification. The homeowner provides various personal indicia, e.g., social security number, name, home address, etc., all of which is resident in an internal database 46. The website queries the consumer if he is aware of the identity of the mortgage servicing institution 34. If the answer is in the affirmative, the user's answer is compared to an internal listing of mortgage servicing institutions and if a match is found, the customer is requested for his authorization to contact his existing mortgage servicing institution 22, and to alert them to the possibility that an existing customer is about to be lost if he chooses the refinancing route.

The applicant's attorney believes the above amended paragraph meets the requirements of MPEP §608.01 and requests the examiner revisit the objection to the specification in light of the amendments made above.